

Information to identify the case:

Debtor 1	<u>Allen Michael McCall</u>	Social Security number or ITIN	xxx-xx-3992
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Breanne Michelle McCall</u>	Social Security number or ITIN	xxx-xx-7510
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-70255-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allen Michael McCall

Breanne Michelle McCall
fka Breanne Michelle Barroner

10/26/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Allen Michael McCall
Breanne Michelle McCall
Debtors

Case No. 22-70255-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin

Page 1 of 5

Date Rcvd: Oct 26, 2022

Form ID: 318

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Allen Michael McCall, Breanne Michelle McCall, 217 Rosser Road, Williamsburg, PA 16693-8208
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15500777	+ Affirm, Inc., Attn: Max Levchin, President & CEO, 746 Rustic Lane, Mountain View, CA 94040-3056
15500782	+ Barclays Bank Delaware, C/O Ilana Zion, Esq., Scott & Associates PC, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15500780	+ Barclays Bank Delaware, C/O Scott & Associates, P.C., Attn: Michael B. Volk, Esq., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15500783	+ Blair Gastroenterology Associates, 810 Valley View Blvd., Altoona, PA 16602-6342
15500795	+ Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040
15500802	+ Global Lending Services, LLC, C/O Doug Duncan, Founder and Chairman, 3268 Progress Way, Suite 2089, Wilmington, OH 45177-7700
15500808	+ M&T Bank, C/O Richard S. Gold, Pres. & COO, One M&T Plaza, Buffalo, NY 14203
15500815	+ Midland Credit Management, Inc., C/O Martin Bunce, Esq., P.O. Box 9329, Catonsville, MD 21228-0329
15500812	+ Midland Credit Management, Inc., C/O Kristina Homoleski, Esq., P.O. Box 9329, Catonsville, MD 21228-0329
15500819	+ Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15500818	+ Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street C, Danville, IL 61834-4512
15500832	+ T-Mobile, C/O Mike Sievert, President & CEO, 3618 Factoria Blvd. SE, Bellevue, WA 98006-6128
15500833	+ United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Oct 27 2022 03:38:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Oct 27 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Oct 27 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15500776	+ Email/Text: backoffice@affirm.com	Oct 26 2022 23:49:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St. Floor 4, Pittsburgh, PA 15212-5862
15500778	EDI: NAVIENTFKASMDOE.COM	Oct 27 2022 03:43:00	Aidvantage, U.S. Department of Education Loan, Servicing, P.O. Box 9635, Wilkes Barre, PA 18773-9635

District/off: 0315-7

User: admin

Page 2 of 5

Date Rcvd: Oct 26, 2022

Form ID: 318

Total Noticed: 66

15500779	+ EDI: AMSHER.COM	Oct 27 2022 03:43:00	Amsher Collection Services, Attn: Bankruptcy, 4524 Southlake Parkway Suite 15, Birmingham, AL 35244-3271
15500781	+ EDI: TSYS2	Oct 27 2022 03:38:00	Barclays Bank Delaware, C/O Barry Rodriguez, CEO, 125 South West Street, Wilmington, DE 19801-5014
15500793	Email/Text: customercareus@creditcorpsolutionsinc.com	Oct 26 2022 23:48:00	Credit Corp Solutions Inc., 180 West Election Road, Suite 200, Draper, UT 84020
15500784	+ EDI: CAPITALONE.COM	Oct 27 2022 03:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15500785	+ EDI: CAPITALONE.COM	Oct 27 2022 03:38:00	Capital One Bank USA, N.A., C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15500786	+ EDI: CITICORP.COM	Oct 27 2022 03:38:00	Citi/Sears, Citibank / Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
15500787	+ EDI: CITICORP.COM	Oct 27 2022 03:38:00	Citibank, C/O Jane Fraser, Pres. & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15500788	+ EDI: CITICORP.COM	Oct 27 2022 03:38:00	Citibank / Home Depot, C/O Jane Fraser, President & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15500789	+ Email/Text: bknotice@raslavr.com	Oct 26 2022 23:48:00	Citibank N.A., C/O RAS LaVrar, LLC, Attn: Robert Kline, Esq., 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15500790	+ Email/Text: mediamanagers@clientservices.com	Oct 26 2022 23:48:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15500791	+ EDI: COMCASTCBLCENT	Oct 27 2022 03:38:00	Comcast, Attn: Legal Department, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
15500792	+ Email/Text: dylan.succa@commercialacceptance.net	Oct 26 2022 23:48:00	Commerical Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15500794	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 26 2022 23:47:32	Department of Housing and Urban, Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410-0001
15500795	+ EDI: DISH	Oct 27 2022 03:38:00	Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040
15500797	+ Email/Text: bknotice@ercbpo.com	Oct 26 2022 23:49:00	Enhanced Recovery Company, LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
15500796	+ Email/Text: bknotice@ercbpo.com	Oct 26 2022 23:49:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15500798	Email/Text: bncnotifications@phea.org	Oct 26 2022 23:48:00	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15500799	+ Email/Text: crdept@na.firstsource.com	Oct 26 2022 23:49:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15500801	Email/Text: bankruptcy@glsllc.com	Oct 26 2022 23:48:00	Global Lending Services, LLC, Attn: Bankruptcy, PO Box 10437, Greenville, SC 29603
15500800	+ Email/Text: bankruptcy@affglo.com	Oct 26 2022 23:49:00	Global Credit & Collection Corp., 5440 N Cumberland Ave, Suite 300, Chicago, IL 60656-1486
15500807	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:12	LVNV Funding, LLC, C/O Bryan Faliero, Presidnt & CEO, 55 Beattie Pl, Ste 110, Greenville, SC 29601-5115
15500805	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:39	LVNV Funding, LLC, C/O Resurgent Capital Services, L.P., Suite 110, MS 576, 55 Beattie

District/off: 0315-7

User: admin

Page 3 of 5

Date Rcvd: Oct 26, 2022

Form ID: 318

Total Noticed: 66

			Place, Greenville, SC 29601-5115
15500804	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:37	LVNV Funding, LLC, c/o Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
15500806	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:38	LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
15500803	+ EDI: LENDNGCLUB	Oct 27 2022 03:38:00	LendingClub, C/O Scott Sanborn, President & CEO, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
15500809	Email/Text: camanagement@mtb.com	Oct 26 2022 23:48:00	M&T Credit Services, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15500817	Email/Text: compliance@monarchrm.com	Oct 26 2022 23:48:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15500816	Email/Text: compliance@monarchrm.com	Oct 26 2022 23:48:00	Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020
15500814	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2022 23:48:00	Midland Credit Management, Inc., C/O Ryan Bell, President, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
15500810	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2022 23:48:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15500811	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2022 23:48:00	Midland Credit Management, Inc., Attn: Tim Bolin, 350 Camino De La Reina, San Diego, CA 92108-3007
15500813	Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2022 23:48:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
15500820	+ EDI: NAVIENTFKASMSERV.COM	Oct 27 2022 03:43:00	Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
15500821	+ EDI: NAVIENTFKASMSERV.COM	Oct 27 2022 03:43:00	Navient Solutions, Inc., C/O John F. Remondi, Pres. & CEO, 123 Justison Street, Wilmington, DE 19801-5363
15500822	+ EDI: AGFINANCE.COM	Oct 27 2022 03:38:00	OneMain Financial, 302 Union Avenue, Altoona, PA 16602-3250
15500823	+ EDI: AGFINANCE.COM	Oct 27 2022 03:38:00	OneMain Financial, C/O OneMain Holdings, Inc., Attn: Doug Shulman, Pres. & CEO, 601 NW Second Street, Evansville, IN 47708-1013
15500829	+ Email/Text: bankruptcyntices@psecu.com	Oct 26 2022 23:49:00	PSECU, Attn: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
15501982	EDI: PENNDEPTREV	Oct 27 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15501982	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15500824	+ Email/Text: bankruptcyntices@psecu.com	Oct 26 2022 23:49:00	Pennsylvania State Employees Credit Union, C/O George Rudolph, Pres. & CEO, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
15500828	+ Email/PDF: ebntices@pnmac.com	Oct 26 2022 23:47:35	PennyMac Loan Services, LLC, C/O Doug Jones, President, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027
15500826	Email/PDF: ebntices@pnmac.com	Oct 26 2022 23:47:35	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 950002, Fort Worth, TX 76155-9802
15500825	+ Email/PDF: ebntices@pnmac.com	Oct 26 2022 23:47:10	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
15500827	+ Email/PDF: ebntices@pnmac.com		

District/off: 0315-7

User: admin

Page 4 of 5

Date Rcvd: Oct 26, 2022

Form ID: 318

Total Noticed: 66

15500830	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Oct 26 2022 23:46:48	PennyMac Loan Services, LLC, 3043 Townsgate Road, Ste 200, Westlake Village, CA 91361-3027
15501376	+ EDI: RMSC.COM	Oct 26 2022 23:47:32	Secretary of Housing and Urban, Development, 451 Seventh Street, SW, Washington, DC 20410-0001
15500831	EDI: RMSC.COM	Oct 27 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15500834	^ MEBN	Oct 27 2022 03:38:00	Synchrony Bank / PayPal, C/O Margaret Keane, Pres. & CEO, 170 West S. Election Road, Draper, UT 84020
15500835	+ Email/Text: notices@burt-law.com	Oct 26 2022 23:42:10	Velocity Investments, LLC, C/O James J. Mastriani, Esq. Pres & COO, 1800 Route 34N, Suite 305, Wall, NJ 07719-9146
		Oct 26 2022 23:49:00	Velocity Investments, LLC/Lending Club, C/O Burton Neil & Associates, P.C., Attn: Neil Sarker, Esq., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor Allen Michael McCall dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Breanne Michelle McCall dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

District/off: 0315-7

User: admin

Page 5 of 5

Date Rcvd: Oct 26, 2022

Form ID: 318

Total Noticed: 66

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5